

REMARKS

Claims 1-9, 11, 31, 32, 46-48, 51, and 54-79 are pending, with claims 1, 31, 32, and 75 being independent. Claims 10, 12-30, 33-45, 49, 50, 52, and 53 have been canceled and claims 75-79 have been added. Claims 1, 6, 9, 11, 31, and 32 have been amended. Support for the amendments and the new claim may be found in the application at, for example, page 5, line 1 to page 6, line 31 and FIGS. 1 and 3A-3D. No new matter has been introduced.

As a preliminary matter, Applicant thanks Examiner Bradley B. Bayat for the in-person interview conducted with the Applicant's representative, Babak Akhlaghi and Rob Devoto, on March 08, 2007. During the interview, the rejection of claim 1 as being unpatentable over U.S. Patent Number 6,055,567 ("Ganesan") in further view of the U.S. Patent Number 6,182,052 ("Fulton") was discussed. Examiner Bayat indicated that the Applicant's proposed amendments overcome the cited references. In particular, it was agreed that Ganesan and Fulton, either alone or in combination, fail to describe or suggest matching the personalized transaction identification information with the online banking transaction information and providing data for presentation to the user in a table that includes online banking information and the personalized transaction identification information, the table having at least one entry identifying the check number, the payee name, the check amount, the date and a purpose of the transaction associated with the check number.

Accordingly, Applicant has amended the independent claims 1, 31, and 32 to include the above-recited features. In particular, as amended independent claim 1 includes, among other features, "using at least one of the check number or the check amount to match the personalized transaction identification information with the online banking transaction information and presenting to the user in a table that includes the online banking transaction information obtained from the bank and the personalized transaction identification information obtained from the input device that is physically distinct from the bank, the table having at least one entry for each transaction, the entry identifying the check number, the payee name, the check amount, a date and a purpose of the transaction associated with the check number."

For at least these reasons, Applicant respectfully requests reconsideration and withdrawal of the rejection of claim 1, along with its dependent claims.

Independent claims 31 and 32 include, among other features, "using at least one of the check number or the check amount to match the personalized transaction identification information with the online banking transaction information and presenting to the user a table that includes the online banking transaction information obtained from the bank and the personalized transaction identification information obtained from the local data store that is physically distinct from the bank, the table having at least one entry for each transaction, the entry identifying the check number, the payee name, the check amount, the date and a purpose of the transaction associated with the check number." Therefore, for the reasons presented above with respect to claim 1, Applicant respectfully requests reconsideration and withdrawal of the rejection of claims 31 and 32, along with their dependent claims.

New Claims

Claim 75 includes, among other features, "matching the user-entered check number with the back check number or the user-entered check amount with the bank check amount to match the personalized transaction identification information with the bank financial information and displaying to the user the matched personalized transaction identification information with the bank financial information in a table that includes an entry associated with the transaction and identifying a user-entered purpose, the bank check number, the bank check amount, and the bank date associated with the transaction." Therefore, for at least the reasons presented above with respect to claim 1, Applicant respectfully requests consideration and allowance of claim 75 and its dependent claims.

Conclusion

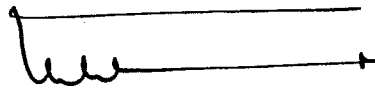
It is believed that all of the pending issues have been addressed. However, the absence of a reply to a specific rejection, issue or comment does not signify agreement with or concession of that rejection, issue or comment. In addition, because the arguments made above may not be exhaustive, there may be reasons for patentability of any or all pending claims (or other claims)

that have not been expressed. Finally, nothing in this reply should be construed as an intent to concede any issue with regard to any claim, except as specifically stated in this reply, and the amendment of any claim does not necessarily signify concession of unpatentability of the claim prior to its amendment.

The fee in the amount of \$450 for a two-month extension of time is being paid concurrently herewith on the Electronic Filing System (EFS) by way of Deposit Account authorization.

Respectfully submitted,

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